

Fill in this information to identify the case:

Debtor 1 Jordan M PatrickDebtor 2 Sarah E Patrick
(Spouse, if filing)

United States Bankruptcy Court for the: Southern District of Ohio

Case number 2:17-bk-57670

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

US Bank Trust National Association

Name of creditor: as Trustee of Cabana Series III TrustCourt claim no. (if known): 5-1Last 4 digits of any number you use to
identify the debtor's account:9 9 5 9

Date of payment change:

Must be at least 21 days after date
of this notice10/01/2020

New total payment:

\$ 755.22

Principal, interest, and escrow, if any

Part 1: Escrow Account Payment Adjustment

1. Will there be a change in the debtor's escrow account payment?

☐ No☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: _____Current escrow payment: \$ 1,023.33New escrow payment: \$ 282.36**Part 2: Mortgage Payment Adjustment**

2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?

☒ No☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: _____

Current interest rate: _____%

New interest rate: _____%

Current principal and interest payment: \$ _____

New principal and interest payment: \$ _____

Part 3: Other Payment Change

3. Will there be a change in the debtor's mortgage payment for a reason not listed above?

☒ No☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement.
(Court approval may be required before the payment change can take effect.)

Reason for change: _____

Current mortgage payment: \$ _____

New mortgage payment: \$ _____

Debtor 1 Jordan M Patrick Case number (if known) 2:17-bk-57670
First Name Middle Name Last Name

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

- ☐ I am the creditor.
☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

X /s/ Jon J. Lieberman Date 08/18/2020
Signature

Print: Jon J. Lieberman Title Attorney for Creditor
First Name Middle Name Last Name

Company Sottile & Barile, Attorneys at Law

Address 394 Wards Corner Road, Suite 180
Number Street
Loveland OH 45140
City State ZIP Code

Contact phone 513-444-4100 Email bankruptcy@sottileandbarile.com



314 S Franklin St / Second Floor
PO Box 517
Titusville PA 16354
800-327-7861
814-260-4159 Fax
www.bsifinancial.com

JORDAN M PATRICK
PO BOX 7
KINGSTON

YOUR LOAN NUMBER: [REDACTED]

OH 45644

DATE: 08/18/20

*** ANNUAL ESCROW ACCOUNT DISCLOSURE STATEMENT - CORRECTION ***

PLEASE REVIEW THIS STATEMENT CLOSELY - YOUR MORTGAGE PAYMENT MAY BE AFFECTED.
THIS STATEMENT TELLS YOU OF ANY CHANGES IN YOUR MORTGAGE PAYMENT, ANY SURPLUS
REFUNDS, OR ANY SHORTAGE YOU MUST PAY. IT ALSO SHOWS YOU THE ANTICIPATED
ESCROW ACTIVITY FOR YOUR ESCROW CYCLE BEGINNING 10/20 THROUGH 09/21.

----- ANTICIPATED PAYMENTS FROM ESCROW - 10/20 THROUGH 09/21 -----
HOMEOWNERS INS 2053.00
COUNTY TAX 27.94
COUNTY TAX 1307.44

TOTAL PAYMENTS FROM ESCROW 3388.38

MONTHLY PAYMENT TO ESCROW 282.36 (1/12TH OF ABOVE TOTAL)

----- ANTICIPATED ESCROW ACTIVITY - 10/20 THROUGH 09/21 -----		-- ESCROW BALANCE COMPARISON --	
MONTH	TO ESCROW FROM ESCROW	DESCRIPTION	REQUIRED
		ACTUAL STARTING BALANCE	1411.86
OCT 20	282.36		4115.05
NOV 20	282.36		4397.41
DEC 20	282.36	13.97 COUNTY TAX	1976.58
		653.72 COUNTY TAX	4012.08
JAN 21	282.36		4294.44
FEB 21	282.36		4576.80
MAR 21	282.36		4859.16
APR 21	282.36		5141.52
MAY 21	282.36	2053.00 HOMEOWNERS INS	3370.88
JUN 21	282.36	13.97 COUNTY TAX	950.05
		653.72 COUNTY TAX ALP	2985.55
JUL 21	282.36		3267.91
AUG 21	282.36		3550.27
SEP 21	282.36		3832.63

----- DETERMINING THE SUFFICIENCY OF YOUR ESCROW BALANCE -----

IF THE ANTICIPATED LOW POINT BALANCE (ALP) IS LESS THAN THE REQUIRED BALANCE (RLP), THEN YOU HAVE AN ESCROW SHORTAGE. YOUR ESCROW SHORTAGE IS 0.00.

IF THE ANTICIPATED LOW POINT BALANCE (ALP) IS GREATER THAN THE REQUIRED BALANCE (RLP), THEN YOU HAVE AN ESCROW SURPLUS. YOUR SURPLUS IS 2420.83.

----- CALCULATION OF YOUR NEW PAYMENT AMOUNT -----
PRINCIPAL & INTEREST 472.86 *
ESCROW (1/12TH OF ANNUAL ANTICIPATED 282.36
DISBURSEMENTS AS COMPUTED ABOVE)
PLUS: OPTIONAL INSURANCE PREMIUMS 0.00
PLUS: REPLACEMENT RESERVE OR FHA SVC CHG 0.00
PLUS: SHORTAGE PAYMENT 0.00
MINUS: SURPLUS CREDIT 0.00
ROUNDING ADJUSTMENT 0.00
MINUS: BUYDOWN/ASSISTANCE PAYMENTS 0.00

BORROWER PAYMENT STARTING WITH THE PAYMENT DUE 10/01/20 755.22

* IF YOUR LOAN IS AN ADJUSTABLE RATE MORTGAGE, THE PRINCIPAL & INTEREST PORTION OF YOUR PAYMENT MAY CHANGE WITHIN THIS CYCLE IN ACCORDANCE WITH YOUR LOAN DOCUMENTS.

NOTE: YOUR ESCROW BALANCE MAY CONTAIN A CUSHION. A CUSHION IS AN AMOUNT OF MONEY HELD IN YOUR ESCROW ACCOUNT TO PREVENT YOUR ESCROW BALANCE FROM BEING OVERDRAWN WHEN INCREASES IN THE DISBURSEMENTS OCCUR. FEDERAL LAW AUTHORIZES A MAXIMUM ESCROW CUSHION NOT TO EXCEED 1/6TH OF THE TOTAL ANNUAL ANTICIPATED ESCROW DISBURSEMENTS MADE DURING THE ABOVE CYCLE. THIS AMOUNT IS 564.72. YOUR LOAN DOCUMENTS OR STATE LAW MAY REQUIRE A LESSER CUSHION. WHEN YOUR ESCROW BALANCE REACHES ITS LOWEST POINT DURING THE ABOVE CYCLE, THAT BALANCE IS TARGETED TO BE YOUR CUSHION AMOUNT.

YOUR ESCROW CUSHION FOR THIS CYCLE IS 564.72.

YOUR ANTICIPATED ESCROW BALANCE CONSISTS OF THE FOLLOWING DETAIL (AN * NEXT TO AN AMOUNT INDICATES THIS IS A TOTAL THAT REPRESENTS MORE THAN ONE PAYMENT TO OR DISBURSEMENT FROM ESCROW):

ESCROW PAYMENTS UP TO ESCROW ANALYSIS EFFECTIVE DATE:				
04/20	259.47	05/20	259.47	06/20 1037.88 *
ESCROW DISBURSEMENTS UP TO ESCROW ANALYSIS EFFECTIVE DATE:				
00/00	0.00	00/00	0.00	
00/00	0.00	00/00	0.00	

Licensed as Servis One, Inc. dba BSI Financial Services.

BSI Financial Services NMLS # 38078. Customer Care Hours: Mon. - Fri. 8:00 am to 11:00 pm (ET) and Sat. 8:00 am to 12:00 pm (ET).

If you have filed a bankruptcy petition and there is an "automatic stay" in effect in your bankruptcy case or you have received a discharge of your personal liability for the obligation identified in this letter, we may not and do not intend to pursue collection of that obligation from you personally. If either of these circumstances apply, this notice is not and should not be construed to be a demand for payment from you personally. Unless the Bankruptcy Court has ordered otherwise, please also note that despite any such bankruptcy filing, whatever rights we hold in the property that secures the obligation remain unimpaired.

**UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF OHIO
COLUMBUS DIVISION**

In Re:

Case No. 2:17-bk-57670

Jordan M Patrick
Sarah E Patrick

Chapter 13

Debtors.

Judge John E. Hoffman, Jr.

CERTIFICATE OF SERVICE

I certify that a copy of the foregoing Notice of Mortgage Payment Change was served **electronically** on August 18, 2020 through the Court's ECF System on all ECF participants registered in this case at the e-mail address registered with the Court

And by **ordinary U.S. Mail** on August 18, 2020 addressed to:

Jordan M Patrick, Debtor
P.O. Box 7
Kingston, OH 45644

Sarah E Patrick, Debtor
P.O. Box 7
Kingston, OH 45644

Respectfully Submitted,

/s/ Jon J. Lieberman

Jon J. Lieberman (0058394)
Sottile & Barile, Attorneys at Law
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Loveland, OH 45140
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Attorney for Creditor